

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Charles Ramon Pickett, Jr.  
Debtor

Case No. 20-50324-KMS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0538-6

User: mssbad

Page 1 of 2

Date Rcvd: Apr 17, 2025

Form ID: 3180W

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:**

Recip ID	Recipient Name and Address
db	+ Charles Ramon Pickett, Jr., 3101 Tillery Dr., Hattiesburg, MS 39401-1138
cr	+ Sunbelt Federal CU, 6885 US Highway 49 #3, Hattiesburg, MS 39402-7807
4849251	+ Daniel Benoit, 1228 Lynn Ray Rd, Petal, MS 39465-9397
4859105	+ Hancock Whitney Bank, 100 Capitol Commerce Blvd Ste 360, Montgomery AL 36117-4246
4849247	+ Sunbelt Federal Credit Union, 6885 US Highway 49, Hattiesburg, MS 39402-7807

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: member.solutions@sunbeltfcu.org	Apr 17 2025 19:44:00	Sunbelt Federal CU, 6885 US Highway 49 #3, Hattiesburg, MS 39402-7807
4849246	+ EDI: TSYS2	Apr 17 2025 23:43:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
4849249	+ EDI: CITICORP	Apr 17 2025 23:43:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
4849248	+ EDI: CITICORP	Apr 17 2025 23:43:00	Citibank, Po Box 6497, Sioux Falls, SD 57117-6497
4849250	+ Email/PDF: creditonebknottifications@resurgent.com	Apr 17 2025 19:48:06	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
4849252	EDI: DISCOVER	Apr 17 2025 23:43:00	Discover Financial, Pob 15316, Wilmington, DE 19850
4852565	EDI: DISCOVER	Apr 17 2025 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4849253	Email/Text: GCSBankruptcy@gcserv.com	Apr 17 2025 19:44:00	GC Services, 6330 Gulfon St, Suite 400, Houston, TX 77081
4849254	Email/Text: LossMitREBankruptcy@HancockWhitney.com	Apr 17 2025 19:44:00	Hancock Whitney, Pob 4019, Gulfport, MS 39502
4849255	+ EDI: TSYS2	Apr 17 2025 23:43:00	Juniper, P.O. Box 8802, Wilmington, DE 19899-8802
4884992	Email/PDF: resurgentbknottifications@resurgent.com	Apr 17 2025 19:48:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4849256	+ EDI: PHINGENESIS	Apr 17 2025 23:43:00	Mabt, Po Box 4499, Beaverton, OR 97076-4499
4878391	EDI: PRA.COM	Apr 17 2025 23:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4870920	EDI: Q3G.COM	Apr 17 2025 23:43:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
4849247	+ Email/Text: member.solutions@sunbeltfcu.org	Apr 17 2025 19:44:00	Sunbelt Federal Credit Union, 6885 US Highway 49, Hattiesburg, MS 39402-7807

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Date Rcvd: Apr 17, 2025

Form ID: 3180W

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4853945 + Email/Text: bali@badcock.com

Apr 17 2025 19:44:00

W.S. Badcock Corporation, P.O. Box 724,  
Mulberry, FL. 33860-0724

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Hancock Whitney Bank, Kent D. McPhail
4888901	*+	W.S. BADCOCK CORP.***, P.O. BOX 724, MULBERRY, FL 33860-0724

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
David Rawlings	on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net
Kent D. McPhail	on behalf of Creditor Hancock Whitney Bank bankruptcynotices@mslawyers.law KentMcPhailAssociatesLLC@jubileebk.net
Thomas Carl Rollins, Jr	on behalf of Debtor Charles Ramon Pickett Jr. trollins@therollinsfirm.com, jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Charles Ramon Pickett Jr.</b>	Social Security number or ITIN	<b>xxx-xx-3768</b>
	First Name Middle Name Last Name	EIN	__-__-__
Debtor 2		Social Security number or ITIN	__-__-__
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-__

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-50324-KMS**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

**Charles Ramon Pickett Jr.**  
 aka Charles R Pickett Jr., aka Charles Ray Pickett Jr.

Dated: 4/17/25

**By the court:** /s/Katharine M. Samson  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**